

## **Exhibit A**

December 5, 2020

Matthew Rankin  
[REDACTED] Drive  
Peebles, OH 45660

Resurgent/LVNV Funding  
PO BOX 1269  
Greenville, SC 29602

Re: Partial Account # [REDACTED] 9247

My name is Matthew Rankin. My mailing address is [REDACTED] Drive Peebles, OH 45660. My date of birth is [REDACTED]. My Social Security Number is [REDACTED]. On December 5, 2020 I received a copy of my Experian consumer report. After examining this copy of my Experian consumer report, I discovered that Resurgent LVNV/Funding (RLF) is reporting that I allegedly owe a collection account to Credit One Bank. The partial account number for this account is [REDACTED] 9247. I am writing this letter to inform RLF that I am disputing the validity of this debt and that I am requesting that RLF immediately provide me with proper debt validation according to the guidelines established by the Fair Debt Collections Practices Act (FDCPA).

According to provisions contained in the FDCPA, I am further notifying RLF that I am disputing the legitimacy of this debt, and that I am demanding "proper debt validation" and "full-file disclosure" regarding all matters concerning this "alleged debt." RLF needs to understand that federal law considers "proper debt validation" to consist of the following items. First, RLF needs to prove it is licensed to collect this debt in the state of Ohio. RLF needs to provide me with an original contract that I signed to prove this debt is mine. RLF needs to provide the name of the original creditor, the date the account was opened, the first date this account went

*delinquent, and when RLF became licensed to collect this debt. RLF is also obligated to provide me with the following items... the dates of everything I allegedly purchased with this debt, what I allegedly purchased resulting in this debt, where I allegedly made this debt at, when I allegedly made this debt, and how much I allegedly made this debt for? Any attempts made by RLF to provide me proper debt validation should include all the items I listed above.*

*In terms of "full-file disclosure," I am demanding that RLF provide me with a copy of everything that it has in its files regarding this "alleged debt." Please understand that anything less than what I have demanded from RLF is unacceptable and could result in violation of the FDCPA.*

*After RLF has provided me with the "proper debt validation" and "full-file disclosure" that I have demanded, I am further demanding that ICS immediately cease and desist all efforts to collect this debt. As part of this cease-and-desist order, I am prohibiting RLF from contacting me by telephone number [REDACTED] and from my person email [REDACTED]. Any further attempts made to contact me by use of these two venues may be a violation of the FDCPA. RLF is further prohibited from communicating with anyone affiliated with me regarding this matter by telephone, text, email, fax, or social media. RLF should also be made aware that any attempts to contact friends or family regarding this matter is strictly prohibited.*

*Going forward, all correspondence from RLF to me regarding this matter can be sent by USPS mail and addressed to MR. Matthew Rankin [REDACTED] Drive Peebles, OH 45660. RLF may also send me just one more letter by USPS mail stating they have received this letter and that any further debt collection regarding this matter is being terminated, they are invoking special remedies that are ordinarily involved by a debt collector, and that special remedies have been invoked by RLF. Please be advised I want to be notified immediately should RLF decide to invoke any of these "special*

remedies." I am immediately demanding that any other means taken by RLF to collect this debt be ceased immediately.

In accordance with the provisions contained in the Fair Credit Reporting ACT (FCRA), I am asking that RLF immediately cease its reporting of this account to all the credit reporting bureaus that it has reported this account to. I would specifically ask that RLF immediately delete this entry on my Experian consumer report. Also, if RLF has reported this information to Equifax and TransUnion, that it immediately deletes the reporting of this account on my Equifax and TransUnion consumer reports. Please understand that according to provisions contained in the FCRA, RLF has the legal obligation to "properly report" consumer information to all credit reporting bureaus that it transacts business with.

Finally, RLF needs to understand that I take all matters concerning my consumer information seriously. As a resident of Ohio, I understand my rights as a consumer, and I expect ICS to abide by all state and federal consumer laws. RLF needs to understand that I will take whatever legal action is necessary to protect my rights as consumer. It is my intention to hold RLF accountable to all state and federal consumer laws.

Sincerely,



Matthew Rankin  
[REDACTED] Drive  
Peebles, OH 45660  
[REDACTED]

Matthew Rankin  
[REDACTED] Drive  
Peebles, OH 45660



Resurgent / L V N V Funding  
PO Box 1269  
Greenville, SC 29602